

# Making the Most of PERA

(No Charge & FREE PIZZA)

A Seminar Presented by  
**New England Financial Services for:**  
**State of Colorado**

**1) Purchase Service Credits At A Discount – With Tax Benefits**

- Tips on How to Find and Validate Prior Employment
- Learn What Employment PERA will (And Will Not) Allow You to Purchase
- Purchasing Service Credit Before the Price Increases

**2) Impact of the 2001 Tax Act (EGTRRA)**

- Up To \$1,000 Tax Credit on PERA 401(k) contributions
- \$2,000 “Catch-Up” Contribution for People Over 50
- Higher Contribution Limits for 2003
- Buy PERA Service Credit with your PERA 401k

**3) PERA’s Three Retirement Options**

- Which one is best for *You*?

**4) Update on 2003 Legislation**

***PERA Is One Of The Best Retirement Plans In The Country  
We can help you make the Most of it!***

**RSVP Today:**

RSVP: Heather Sczekan at 303-394-7175 or e-mail [Hsczekan@denver.nef.com](mailto:Hsczekan@denver.nef.com). Your RSVP will guarantee your space in the seminar.

---

PERG is not affiliated with the Public Employee’s Retirement Association of Colorado nor is this event officially sponsored or endorsed by PERA. New England Financial is the service mark for New England Life Insurance Company, Boston, MA and related companies.

New England Financial Services, Inc.  
501 S. Cherry Street, Suite 1100  
Denver, CO 80246

CD200108100 – Exp. Date: 8/30/05

A Work-Life Resource  
[http://www.colorado.gov/dpa/dhr/eap/  
resource.htm](http://www.colorado.gov/dpa/dhr/eap/resource.htm)

---